

Information to identify the case:

Debtor 1	<u>Victor daSilva</u>	Social Security number or ITIN	xxx-xx-7342
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Irene daSilva</u>	Social Security number or ITIN	xxx-xx-1716
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 12-20056-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Victor daSilva

Irene daSilva

8/9/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Victor daSilva
 Irene daSilva
 Debtors

Case No. 12-20056-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 37

Date Rcvd: Aug 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017.

db/jdb
 513436513 +Victor daSilva, Irene daSilva, 7 Regina Road, Succasunna, NJ 07876-1511
 Barclay, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513285188 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 512966226 +Capella University Tuition, Attn: Conserve, PO Box 7, Fairport, NY 14450-0007
 512966228 +Emergency Physicians of St. Clares, PO Box 602570, Charlotte, NC 28260-2570
 512966229 +Fairleigh Dickinson University, Attn: Allied Account Services Inc., 422 Bedford Ave,
 Bellmore, NY 11710-3545
 512966231 +++GE CAPITAL/WAL-MART, ATTN: CAC FINANCIAL CORP, 2601 NW EXPRESSWAY STE 1000E,
 OKLAHOMA CITY OK 73112-7238
 (address filed with court: GE Capital/Wal-Mart, Attn: CAC Financial Corp,
 2601 NW Expressway, Ste 1000 East, Oklahoma City, OK 73112)
 512966230 +GE Capital, Attn: Global Credit & Collection Corp., 300 International Drive,
 Williamsville, NY 14221-5781
 512966232 GMAC Mortgage, 3451 Hammond Ave., P.O. Box 780, Waterloo, IA 50704-0780
 512966235 +HSBC Bank, Attn: CCB Credit Services, Inc., PO Box 272, Springfield, IL 62705-0272
 513289965 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NATIONSTAR MORTGAGE,LLC, PO Box 619096, Dallas, TX 75261-9741)
 512966236 Nationstar Mortgage, P.O. Box 650783, Dallas, TX 75265-0783
 512966240 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
 Trenton, NJ 08695-0245)
 512966237 +Saint Clares Hospital, Attn: Warren K. Stadtmauer, Esq., 4 Brighton Rd Ste 350,
 Clifton, NJ 07012-1646
 515501622 +State of Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 09 2017 22:31:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 09 2017 22:31:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: DRIV.COM Aug 09 2017 22:23:00 Santander Consumer USA, Inc.,
 P.O. Box 562088, Suite 900-North, Dallas, TX 75247, UNITED STATES 75356-2088
 513254155 EDI: AIS.COM Aug 09 2017 22:23:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 513056509 EDI: BANKAMER2.COM Aug 09 2017 22:23:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512966225 +EDI: BANKAMER.COM Aug 09 2017 22:23:00 Bank of America, Attn: FIA Card Services, NA,
 PO Box 53148,, Phoenix, AZ 85072-3148
 513032083 +E-mail/Text: bo@capella.edu Aug 09 2017 22:30:33 Capella University, Capella Tower,
 225 South 6th St. 9th fl., Minneapolis, MN 55402-4319
 512966227 +EDI: CAPITALONE.COM Aug 09 2017 22:23:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 513040505 E-mail/Text: bankruptcy.bnc@ditech.com Aug 09 2017 22:30:57 Green Tree Servicing, LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785
 512966233 E-mail/Text: bankruptcy.bnc@ditech.com Aug 09 2017 22:30:57 Green Tree Servicing Inc.,
 PO Box 6172, Rapid City, SD 57709-6172
 513040506 +E-mail/Text: bankruptcy.bnc@ditech.com Aug 09 2017 22:30:57 Green Tree Servicing, LLC,
 PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
 512966234 +EDI: HFC.COM Aug 09 2017 22:23:00 HSBC, Attn: Bankruptcy Dept., PO Box 5213,
 Carol Stream, IL 60197-5213
 513591363 +EDI: IRS.COM Aug 09 2017 22:23:00 Internal Revenue Service,
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 513084957 +EDI: OPHSUBSID.COM Aug 09 2017 22:23:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514533349 EDI: PRA.COM Aug 09 2017 22:23:00 Portfolio Recovery Associates, LLC,
 c/o HSBC Bank Nevada, N.A., POB 41067, Norfolk VA 23541
 513882054 +EDI: PRA.COM Aug 09 2017 22:23:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
 513882053 +EDI: PRA.COM Aug 09 2017 22:23:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 513221754 EDI: RECOVERYCORP.COM Aug 09 2017 22:23:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 512966238 +EDI: NAVIENTFKASMSERV.COM Aug 09 2017 22:23:00 Sallie Mae, 11100 USA Pkwy.,
 Fishers, IN 46037-9203
 513376617 EDI: NAVIENTFKASMDOE.COM Aug 09 2017 22:23:00 Sallie Mae Inc. on behalf of,
 Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351
 512966239 +EDI: DRIV.COM Aug 09 2017 22:23:00 Santander Consumer USA, 8585 N Stemmons Fwy,
 Ste 1100, Dallas, TX 75247-3822
 512987822 +EDI: DRIV.COM Aug 09 2017 22:23:00 Santander Consumer USA, Po Box 560284,
 Dallas, TX 75356-0284

TOTAL: 22

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2017 at the address(es) listed below:

David A. Ast on behalf of Debtor Victor daSilva david@astschmidtllaw.com,
info@astschmidtllaw.com;robert@astschmidtllaw.com;astecf@gmail.com
David A. Ast on behalf of Joint Debtor Irene daSilva david@astschmidtllaw.com,
info@astschmidtllaw.com;robert@astschmidtllaw.com;astecf@gmail.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com;mhazlett@mortoncraig.com
Marie-Ann Greenberg magecf@magtrustee.com
Robert L. Schmidt on behalf of Joint Debtor Irene daSilva robert@astschmidtllaw.com,
info@astschmidtllaw.com;david@astschmidtllaw.com
Robert L. Schmidt on behalf of Debtor Victor daSilva robert@astschmidtllaw.com,
info@astschmidtllaw.com;david@astschmidtllaw.com

TOTAL: 7